

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert C. McCall  
 Pauline Houston McCall  
 Debtors

Case No. 20-10214-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb +Robert C. McCall, Pauline Houston McCall, 937 N. Lawrence Street,  
 Philadelphia, PA 19123-1439  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 14453762 +Aldous and Associates, PLLC, Attn: Bankruptcy, PO Box 171374, Holladay, UT 84117-1374  
 14453768 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 14453769 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
 14453771 +Jennie Shnyder, Esq., 148 E. Street Road, Suite 352, Feasterville, PA 19053-7604  
 14453774 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 14453776 +Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street,  
 Philadelphia, PA 19123-2616  
 14453777 +Santander Consumer USA, Attn: Bankruptcy, 10-64-38-FD7 601 Penn St,  
 Reading, PA 19601-3544  
 14453779 +Trans Union Corporation, Public Records Department, 555 West Adams Street,  
 Chicago, IL 60661-3631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpcclaw.com Feb 29 2020 02:56:00 MICHAEL A. CIBIK2,  
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  
 smg E-mail/Text: megan.harper@phila.gov Feb 29 2020 02:57:02 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 29 2020 02:56:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 29 2020 02:56:40 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14453765 E-mail/Text: megan.harper@phila.gov Feb 29 2020 02:57:02 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
 14453766 E-mail/Text: megan.harper@phila.gov Feb 29 2020 02:57:02 City of Philadelphia,  
 Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
 14453763 +E-mail/Text: ecf@ccpcclaw.com Feb 29 2020 02:56:10 Cibik & Cataldo, P.C.,  
 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
 14453767 +E-mail/Text: bankruptcy@philapark.org Feb 29 2020 02:57:09 City of Philadelphia,  
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  
 14453770 EDI: IRS.COM Feb 29 2020 07:48:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 14472086 +EDI: MID8.COM Feb 29 2020 07:48:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN MI 48090-2011  
 14453772 +EDI: MID8.COM Feb 29 2020 07:48:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 14453773 +EDI: NAVIENTFKASMSERV.COM Feb 29 2020 07:48:00 Navient, Attn: Bankruptcy, PO Box 9640,  
 Wiles-Barr, PA 18773-9640  
 14452638 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 29 2020 02:56:38  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 14453775 +E-mail/Text: bankruptcy@philapark.org Feb 29 2020 02:57:09 Philadelphia Parking Authority,  
 Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895  
 14463160 +EDI: DRIV.COM Feb 29 2020 07:48:00 Santander Consumer USA Inc., P.O. Box 961245,  
 Fort Worth, Tx 76161-0244  
 14453778 +E-mail/Text: jennifer.chacon@spservicing.com Feb 29 2020 02:57:12  
 Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250,  
 Salt Lake City, UT 84165-0250  
 14453780 +E-mail/Text: bankruptcy@trinityfs.com Feb 29 2020 02:57:03 Trinity Financial Services,  
 2618 San Miguel Drive, Newport Beach, CA 92660-5437

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

14453764\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2020 at the address(es) listed below:

MICHAEL A. CIBIK2 on behalf of Debtor Robert C. McCall ecf@ccpclaw.com, igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Pauline Houston McCall ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee  
for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Robert C. McCall</b>	Social Security number or ITIN <b>xxx-xx-3683</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Pauline Houston McCall</b>	Social Security number or ITIN <b>xxx-xx-5960</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 1/13/20</b>
Case number:	<b>20-10214-jkf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert C. McCall	Pauline Houston McCall
<b>2. All other names used in the last 8 years</b>		aka Pauline Houston
<b>3. Address</b>	937 N. Lawrence Street Philadelphia, PA 19123	937 N. Lawrence Street Philadelphia, PA 19123
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 2/28/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 27, 2020 at 9:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 5/26/20</b>  <b>Filing deadline: 3/23/20</b> <b>Filing deadline: 7/11/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$950.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>5/13/20 at 9:30 AM</b> , Location: <b>Courtroom #3, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	